

Medi-Cal and Healthy Families Programs Comparison

Purpose

This chapter compares the no-cost Medi-Cal and Healthy Families Programs. It provides a basic overview of the programs, their similarities, and their differences. For more information please see Chapter 6 (*Medi-Cal Program*) and Chapter 7(*Healthy Families Program*).

NOTE: Although there are many different Medi-Cal programs, this chapter only covers the no-cost Medi-Cal Program, specifically focusing on the percentage programs for children and pregnant women.

Medi-Cal Program and Healthy Families Program Comparison

Both Medi-Cal and Healthy Families Programs are California state programs (Medi-Cal is California's version of Medicaid) that provide health care coverage to many low-income children. Medi-Cal also provides health care coverage for pregnant women and other adults depending on their income and individual situation.

Families can apply for both no-cost Medi-Cal (for children and pregnant women) and the Healthy Families Program with the joint Healthy Families and Medi-Cal for Families Programs mail-in application.

For children, both Medi-Cal and Healthy Families Programs cover the following medically necessary services

- Preventive medical services
- Immunizations
- Inpatient and outpatient services
- Hospitalization
- Laboratory and x-ray services
- Well-child exams
- Prescription drugs
- Maternity services
- Dental benefits
- Vision benefits
- Mental health services

The following chart provides a comparison of the Medi-Cal and Healthy Families Programs regarding basic eligibility requirements, benefits, and costs.

Medi-Cal and Healthy Families Programs Comparison Chart

	Medi-Cal Program	Healthy Families Program
Administration	Department of Health Care Services (DHCS)	Managed Risk Medical Insurance Board (MRMIB)
How to Apply	Mail-in application Health-e-App County Department of Social Services One-e-App	Mail-in application Health-e-App One-e-App
Age Requirements	Children up to age 21 Pregnant women of any age Other family members, including children living in the home	Children up to age 19
Citizenship Requirement	U.S. Citizens U.S. Nationals	U.S. Citizens U.S. Nationals
Immigration Status Requirements	Immigrants with satisfactory immigration status Undocumented immigrants may qualify for restricted benefits	Qualified Immigrants
Other Health Coverage	Other insurance must provide services/pay first or deny services. Medi-Cal will pay last	Not eligible if the children currently have employer-sponsored health coverage or had employer-sponsored health insurance within 90 days prior to application (with some exceptions)
Benefits	Medically necessary health, dental, vision, and mental health services	Medically necessary health, dental, vision, and mental health services

Medi-Cal and Healthy Families Programs Comparison Chart Continued

	Medi-Cal Program	Healthy Families Program
Monthly Premium Payments	None	\$4 to \$15 per child*; \$45 maximum per family
Co-Payments	None	\$5**, dependent on services rendered; \$250 maximum per family per year
Review Process	Annual Redetermination	Annual Eligibility Review
Medical Support Enforcement	Yes, referrals for medical support; absent parents may be contacted	None
Retroactive Benefits	Yes, up to three months prior to date of application	None

*Monthly insurance premium will depend on the number of family members living in the household and the net monthly income, as well as the type of health plan selected.

**For children of Native American Indian descent or Alaska Natives, premiums and co-payments may be waived.

NOTE: There are many other people, in addition to children under age 21 and pregnant women, who may qualify for Medi-Cal. If they are counted as family members when using the joint Healthy Families and Medi-Cal for Families mail-in application, applicants can request Medi-Cal for these family members in the application. Applicants will be contacted by their county Department of Social Services for any additional information needed to determine their eligibility. Also, applicants can apply for Medi-Cal in-person at their county Department of Social Services.